



profile

REFORMING THE HEALTH CARE SYSTEM

two

Timely tips to make your holidays safer...



three

Santa's helpers make the holidays special...



four

Mark your calendars for the Week of the Working Parent, January 17-22...



In the volley of political rhetoric that marked this year's presidential campaign, one message emerged from the muddle loud and clear: Americans are sick of the high cost of health care.

President-elect Bill Clinton says he has the cure for the ailing system, and he's made a commitment to share his prescription for reform within the first 100 days of his administration.

Diagnosing the patient is one thing — getting the patient to cooperate and take the medicine is another. In this case, a whole lot of cooperating is necessary if the patient — the American health care system — is going to get better.

Currently, the United States spends \$800 billion a year on health care services, a figure representing 13 percent of the gross national product. Furthermore, the numbers are expected to rise — at least 3 times faster than the rate of inflation. Few are willing — or able — to pay the price.

While the majority of Americans now have some form of health care coverage (190 million are covered by employment-based private health insurance; 30 million poor and elderly are covered by the government-run programs Medicaid and Medicare), according to some reports, 37 million have no health care coverage at all, and many more are underinsured. The picture is getting worse every day, as more Americans join the ranks of those who can't afford or obtain health care.

Complicating the health care picture is the fact that the country is facing a massive federal



Illustration by Russ Wilson

BCBSF is encouraged by Clinton's talk of "managed competition" because we see managed care approaches as effective means of reducing health care costs.

budget deficit in the third year of an economic recession when there are a significant number of other pressing domestic policy situations. According to industry experts, finding a credible, workable, politically salable way to markedly improve our health care delivery and financing system is the key health insurance issue of the next four years.

The challenge is formidable, not only for Clinton, who will, after all, have his hands full with a whole host of issues, but also for the many other key players in the health care arena — doctors, hospitals, businesses and insurance companies, for example.

And for Blue Cross and Blue Shield of Florida, of course. We play a significant role in the health care picture. How will Clinton's proposal affect us? Will

our role increase or decrease? Will we have an opportunity to influence the outcome?

Most likely, say those in the know at BCBSF.

"The debate over health care reform has evolved over the past few years," says Carl Homer, vice president of Public Policy. "While it intensified during the presidential campaigns, it has been an ongoing topic of concern, generating much discussion among industry leaders, providers, business, and of course the American public.

"During the campaign, Clinton's position moved from one where he talked about a 'pay or play' model to one where he emphasized 'managed competition,' says Homer. "What we hope he will propose is a more

continued on page 2



volume 41 number 17

December 21, 1992

editor and writer

Rejeanne Davis Ashley

manager

Harold Barnett

design and production

ClintBurbridge Design

Profile is published by the Public Relations Department to educate, inform and recognize the employees of Blue Cross and Blue Shield of Florida.

All rights are reserved. This publication or parts thereof may not be reproduced in any form without permission. Copyright 1992.

Articles and photographs about the company's programs, policies, products and people may be submitted for consideration. Please send to: Rejeanne Davis Ashley, Public Relations, Riverside Home Office Complex, 19T. For information, call (904) 791-6329 or contact your regional representative with story ideas.

regional contacts

Northeast, Maria Sims, Leslie Florence

Southern, Shelly Spivack

Central, Barbara Schreiner Bowles

West Coast, Yolonda Hazel

Northwest, Sue Kever

awards

Jacksonville Golden Image award for best magazine • Best Public Relations Printed Material, Florida Public Relations Association • Award of Distinction, magazine category, FPRA (state level)

printed on
recycled paper



2

cover continued

moderate solution that builds on the strengths of the existing health care delivery system while improving efficiencies at all levels."

In other words, it's not likely we'll soon be adopting a system like Canada's. It's simply too expensive, too dramatic, and too drastic a change to expect. And even though Clinton has admired the Hawaii system and the Rochester, New York, approaches, we expect Clinton will focus first on establishing and engaging his National Health Care Board, rather than presenting a polished, ready-to-implement solution.

"In terms of what we would not want to see from the Clinton administration," says Homer, "there are two outcomes we think would represent poor public policy. The first is an employer mandate, the so-called 'pay or play' system. We think the cost of this kind of system would ultimately be borne by the low-wage employees of small businesses. Understanding that's the likely outcome of a pay or play system helps explain why Clinton has modified his approach to one that focuses more on managed competition.

"The second outcome that we would not like to see is referred to as a global budget approach," says Homer. "This probably would involve the government establishing price controls, rather than allowing prices to be settled by the market. We would oppose this outcome for two reasons:

The Clinton Plan For Quality, Affordable Health Care

• **Cap national spending to control health care costs** — Clinton would establish a National Health Care Board of providers, consumers, business, labor and government; the board would establish an annual health budget to limit both public and private expenditures.

• **Take on the insurance industry** — Clinton would "shut down the paper hospital" and replace expensive and complex financial forms and accounting procedures with a simplified, streamlined billing system that uses one standardized claim form.

• **Stop drug price gouging** — Clinton would eliminate tax breaks for drug companies, bring down prescription drug prices, and encourage companies to spend more of their resources on research and development than on marketing.

• **Establish a core benefits package** — Clinton would have the health standards board develop a basic health benefits package that includes ambulatory physician care, inpatient hospital care, prescription drugs and basic mental health services. This package would also include expanded preventive treatments such as prenatal care, mammograms and routine health screenings.

• **Develop health networks** — Clinton would give consumers access to a variety of local health networks made up of insurers, hospitals, clinics and doctors to end the costly duplication of services and encourage the shared use of key technologies.

• **Guarantee universal coverage** — Clinton would guarantee every American a core benefits package either through their employer or by buying into a high-quality public program. No one could be cut off, cancelled, denied coverage or forced to accept inferior care.

One, it doesn't lead to an efficient system in general, and two, it would take away the competitive advantages of negotiating good prices with hospitals and providers. For a company like BCBSF, which has been very strong in the area of negotiating prices for medical services, a global budget approach would be a critical blow.

Clinton's more recent statements offer hope that he will not pursue these two components.

"We're encouraged by Clinton's move toward the notion of managed competition. This suggests that there may be more similarities than differences between his proposals and our own approach to doing busi-

ness, specifically regarding our long-term emphasis on managed care as a means to reducing health care costs," says Homer.

Other similarities in theme and approach between BCBSF and Clinton include a common focus on the importance of prenatal education and general health care education, on preventive medicine, and on personal responsibility and healthy life-style choices.

In the coming weeks, we will be watching Clinton and his administration closely and we will keep you informed of changes that affect the company. ■

for your information

Crime Stoppers

Heed these words of warning from the Safety and Security Department. "Now that it gets dark earlier and the holiday season is upon us, we're urging employees to take extra precautions to ensure their safety both at work and after work," says Chuck Hammaker, director of Security and Asset Protection. "Crime tends to increase around this time of year. In fact, two recent purse-snatching incidents near the Home Office Complex serve as clear warning that we all need to be extremely careful." Here are some safety procedures employ-



ees can follow to reduce their chances of theft or injury...

- Travel in groups or pairs whenever possible.
- If it's dark when you leave work, ask a security officer to escort you to your car.

• Have your car key out of your purse or jacket ready to unlock and enter your car quickly. Quickly check your car for flat

continued on page 3

in the spotlight

Santa's Elves

While the Man in Red puts the finishing touches on his list for the naughty and nice, several unofficial elves (OK, they're really BCBSF employees) have been very good, helping to ensure that the holidays are happy ones. For example...

Christmas Wishes

About a hundred employees in Local Group Membership and Billing made holiday wishes come true for 70 folks at the City Rescue Mission of Jacksonville, which provides critical services to the homeless and needy. Each employee selected the name of one of the mission's clients and purchased them gifts they specifically requested.

The wishes ranged from the practical (socks, warm caps and bus tokens) to the poignant (something nice for their babies or the opportunity to visit their families...) One man asked for a used trumpet so he could share his music with others at the mission.

Joyce Bowman, director of Local Group Membership and Billing, says her employees have taken a special interest in the City Rescue Mission since collecting hundreds of personal items for them this summer.

Head of the Parade

For the past ten years, Northwest Regional Finance Director Tom McAllister has played a key role in a Pensacola Christmas tradition by managing a parade for the city. "This parade was started in 1982 as a gift to the children of Pensacola and to promote downtown Pensacola," says McAllister. "The first parade had eleven entries and was attended by a



Beverly Bryant, Yvonne Burch, Sandy Hatcher and co-workers in the National Research and Development Unit have been collecting food, clothing and toys for a single mother with eight children. They plan to provide ongoing support to the family.

few hundred people. The Tenth Annual Christmas Parade held this December 12 had more than 85 entries and was attended by an estimated crowd of 25,000.

It's a very popular family event; one that has grown more popular every Christmas." This year, citing increased work responsibilities, McAllister is passing the management baton to other able elves, but says he will always be there for the city as a Parade Advisor.

Family Friendly

- Another tradition in the making involves the 25 employees of the Telephone Information Provider Unit (in Direct Market Operations.) At Thanksgiving, they "adopted" a grandmother on a fixed income who is raising her two grandchildren, an 8-year-old boy and a year-old girl.

Employees collected three large boxes of food, enough for a complete turkey dinner. Pleased by the response, employees decided to help the family again this Christmas — and adopt a second family, as well. They found a low-income, two-parent family with three children. "For both families, employees provided food, toys and gifts, delivering the complete Christmas package on December 23," says Cathy Perry.

- Seventeen employees in State Group Operations Other Carrier Liability Unit are coordinating

Christmas for an extended family with 17 members.

"Working with the City Rescue Mission, we found a family that had no tree, no decorations, no gifts," says Jacquelyn Waters, OCL Analyst. "On the 21st, we visited the family at home and helped them decorate. We also provided food and gifts and stockings for six of the children."

Senior Santas

Sixteen kids at the Children's Home Society enjoyed a different kind of Christmas, thanks to 110 employees in Senior Market Operations.

The children, ranging in ages from 3 to 12, had lunch with the SMO employees at FCC on December 21. After lunch, they received a "Sharing Our Tradition of Caring" T-shirt, saw a skit of "Twas the Night Before Christmas," and had a chance to sing carols before Santa himself made a special appearance, bearing personalized gifts for each child.

P. S. Santa sends his thanks to these and other employees at BCBSF who helped brighten the holidays for their friends, neighbors and community. Happy Holidays, everyone! ■

service anniversaries

The following employees celebrated anniversaries in December:

five years

Sabrina M. Brown, Data Entry Operator... Lori P. Dailey, Accounting Clerk B... Neira S. Goycochea, Clerk C... Sharon A. Haas, Customer Service Representative B... Rosa L. Maher, Claims Examiner B... Kendrick L. Mitchell, Income Allocation Clerk... Arthur G. Stiles, Customer Service Rep C... Sharon L. Thomas, Accounting Analyst B... Robert L. Vance, Senior Methods Analyst... Mia Y. Watson, Claims Service Representative III.

ten years

Ana M. Collado, Accounting Analyst B... Gregory L. Peters, Mgr Subscriber Service... Nancy L. Pierce, Trainer... Jose R. Sanchez, Mgr Statistical... Robert J. Walsh Jr., Claims Service Representative III.

fifteen years

Sue Lowrey, Customer Service Representative B.

twenty years

Alva L. Barnum, Personal Service Representative... Vickie B. Batts, Executive Secretary A... Mary L. Humphrey, Personal Service Representative... Janet P. Jackson, Claims Service Rep IV... Beverly B. Watson, Hearing Analyst.

twenty-five years

Mary L. Bell, Customer Service Rep B... Patric L. Busch, Account Consultant... Earl J. Henderson, System Project Manager... Evelyn Holmes, Program Ops Development Analyst... Ruth K. Pentenburg, Information Service Analyst... Jonnye Q. Towery, Operation Analyst II... Allie M. Woodard, Customer Service Rep B... Versia Wright, Senior Examiner.

thirty-five years

Betty L. Bruce, Direct Membership and Billing.

for your information continued

tires before you enter; also check for any signs that someone has tried to get in your car. Once you're in the car, immediately lock the doors.

- Purse or briefcase snatching is on the increase. Your best defense is to walk some distance from the curb with your purse or briefcase in the hand away from the street.
- If you have a strapless bag, hold it like a football. If you're carrying a purse with a strap, carry it

with the strap over your shoulder and let the bag hang from that shoulder; crossing the bag across your body could increase your chance of injury if someone tries to snatch it. This is particularly true if the criminal is on a bicycle, which is an increasingly common method of transportation for purse-snatchers.

- Limit your losses by carrying only small amounts of cash; carry your cash in a coat or jacket pocket. ■



making every second count

How well you use your time can determine how successful you are, says Harvey Mackay, author of two best-selling business books.

Here are his suggestions for making every second count.

- **Turn** your car into a university. Realize that you'll probably spend three years of your life in the car. So use the time in a productive way. How? Listen to audiocassettes on a variety of business or other subjects, or use a voice-activated cassette recorder to record ideas you may have while in the car.

- **Create** a mobile office while you're a passenger on trips. Take advantage of laptop computers, fax machines and mobile phones.

- **Read** like a SHARK. The acronym stands for:

- Skim for what you need to know quickly and what you want to read in more detail later.

- Highlight the key points.

- Assess what you've read.

- Determine whether you're going to save the material, route it, file it, etc.

- Reread in detail those things that are vital to you.

- Keep and label the parts you want filed.

- Tackle the toughest jobs first while you're still fresh.

Source: *Successful Meetings.*



for your information

Times They Are A Changin'

The Corporate work week is changing!

Currently, the work week ends and begins Sunday at midnight. But beginning with the first pay period of 1993, the work week will begin and end midnight Friday.

The Payroll Department has answered some of the questions you might have about this change. Call them at (904) 363-5384 if your question isn't answered here.

Why is the work week changing? It has always been the same up to now.

We're making the change to improve and ensure the accuracy

of your paychecks, to reduce the time management spends amending time sheets, and to eliminate forecasting of weekend hours.

Why can't Payroll move their processing schedule to Tuesdays so the work week can remain the same?

Payroll must verify and transmit your direct deposit to the Federal Reserve on Tuesday morning to meet their deadlines to post your account by Thursday. (These Federal Reserve deadlines are also the reason we can't delay processing Payroll when there is a holiday.)

Will payday be changed?

No. Payday will still be every other Thursday.

When will time sheets be due?

Time sheets will be due at 10

a.m. on Friday. Please use the blue time sheet envelope to ensure speedy delivery. (Form number 9623-1091 SR.)

If I work overtime the weekend of January 2, 1993, or January 9, 1993, when will I be paid for those hours?

The hours will be reflected in your paycheck on January, 21, 1993.

What if the hours I submitted on Friday changed because I went home early?

Submit your corrected time sheet as soon as possible, but no later than 10 a.m. Monday.

I'm a non-exempt (or exempt) employee who doesn't work on the weekends. How will this change affect me?

You won't notice any change. ■

Human Resource Information At Your Fingertips



Training classes for the new Human Resource Forecasting System are now available. Sessions for Jacksonville locations started in October, 1992, and will continue

through December 1992, with some make-up sessions planned for January, 1993. According to Raul Almeida, Human Resources Projects, "Supervisors, managers, directors, and professionals with planning and budgeting responsibilities benefit the most from the half-day seminar. Budget coordinators should also plan to attend the classes to learn how to use the system, which puts vital human resource information at the fingertips of the company's key decision makers."

Because this is an on-line system, part of the training sessions are designed to help people

become comfortable with computers. "Some folks aren't computer oriented, so we made sure the system is easy to learn and use," says Almeida. "At the seminar, we have computer terminals and we give instruction on how to use them.

Participants not only get help with planning and forecasting, but the seminar also gets them into the technological arena in a comfortable way."

Frank Izquierdo, Project Manager, Local Group, says the HR Forecasting System is an essential tool for management. "It's tied in with the corporation's Executive Information System, a tool that currently provides key internal and external information. The integration of the HR Forecasting System with EIS allows us to be a more effective and efficient organization. I encourage people to sign up for the training sessions — they're very helpful and instructive."

Note: Registration for the seminars is now open. Sessions are held in FC1-3, Room H. For workshop schedules, registration and more information, call Raul Almeida at 363-4617. You can fax your sign-up sheet to 363-4067. ■

Mark Your Calendars, Moms and Dads

Blue Cross and Blue Shield of Florida will once again participate in the city of Jacksonville's Week of the Working Parent. Scheduled for January 17-22, 1993, the week recognizes working parents and provides a series of special events to educate, inform and entertain.

Businesses in Jacksonville help by sponsoring seminars, speakers and workshops. Blue Cross and



Blue Shield of Florida, recognized last year at a corporate awards luncheon for its family friendly programs, will sponsor this year's opening event, "Lazer Vaudeville," on Sunday, January

17 at the Florida Theatre. The show is a unique mix of black light theatre, juggling, magic, comedy and a laser light show that will appeal to all ages, says Mimi Gilbert-Quinn, Senior Benefits Analyst, who is helping coordinate some of the week's activities for the Mayor's office.

"This is the fifth annual Week of the Working Parent," says Gilbert-Quinn. "BCBSF is proud to play an integral part in this celebration of work and family." For more information, call her at (904) 791-6088. ■